



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/614,762	07/11/2000	Francis E. DiBacco	10334-1US	5114

570 7590 12/23/2003

AKIN GUMP STRAUSS HAUER & FELD L.L.P.  
ONE COMMERCE SQUARE  
2005 MARKET STREET, SUITE 2200  
PHILADELPHIA, PA 19103-7013

EXAMINER

AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
----------	--------------

3624

DATE MAILED: 12/23/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/614762

Applicant(s)

Piboco

Examiner

Akers, G

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 2 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 10/29/03
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-36 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-36 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_ 6) ☐ Other:

Art Unit: 3624

### DETAILED ACTION

1. Claims 1-36 have been examined.

#### *Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-36 are rejected under 35 USC 103(a) as unpatentable over Verderamo(US Pat. No: 6,230,145) in view of ChargebackPrevention.com and further in view of strategis.gc.ca(1996).

4. As per claims 1-36 Verderamo teaches a method for providing bank transaction data(Abstract)(Fig 1/12) including charge back information(col 1 lines 20-25).Verderamo teaches selecting the accountto be viewed(Fig 1/12) and creating the report(Fig 1/14) as well as the PIN coce of the contact person(Fig 2) and the bank account number(Fig 2/22). Verderamo also teaches recording enrollment information(Fig 4/30) and downloading the personal security certificate(Fig 5/40). Additionally, Verderamo teaches downloading a personal certificate for access(Fig 6) and searchingby merchant number or client number(Fig 8/70). Verderamo teaches for a given client corporation or owner, studying chargebacks(Fig 10/96) and a chargeback list(Fig10/112) and chargeback statistics(Fig 10/114) and a customer chargeback detail(Fig 10/116).Verderamo also teaches studying detail for given bank account numbers and ABA

Art Unit: 3624

numbers of transaction data.(Fig 11) as well as viewing accounts and financial summaries and details(Fig 12).Verderamo also teaches studying transaction details over a period(Fig 16) as well as specific delineations by dates and transfer amounts(Fig 13)(Fig 15).Verderamo teaches service charges and assessments on credit cards(Fig 14) as well as credits in periods of time(Fig 21) as well as chargeback status(Fig 34/366) and handling fees and authorization fees(Fig 33A).Verderamo also teaches chargeback RS numbers(Fig 35) and chargeback entry modes(Fig 36/380) as well as reversals and chargeback histories and statistics(Fig 38). Verderamo also teaches studying chargeback details(Fig 39/412) and outstanding chargebacks(Fig 42). Verderamo also teaches chargeback amounts and reasons(Fig 41). ChargebackPrevention.com teaches a method for reducing bank service charges(page 1). Strategis.gc.ca teaches a method for saving money on service charges(Page 2/A) and getting value for the service fees(Page 2/B).It would have been obvious to one skilled in the art at the time of the invention to combine Verderamo in view of Chargeback and further in view of Strategis to teach the applicant's invention. The motivation to combine Verderamo in view of Chargeback is to teach a method of analyzing bank transaction data and charges in order to minimize costs on service charges. The motivation to combine Verderamo in view of Chargeback and further in view of Strategis is to teach a method of studying bank service charges and produce value for the service fees charged as enunciated by Strategis(Page 2).

### *Conclusion*

5. **THIS ACTION IS MADE NON-FINAL.**


Art Unit: 3624

\*\*\*\*\*

6. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are unsuccessful, the primary examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

December 14, 2003

  
DR. GEOFFREY R. AKERS, P.E.  
PRIMARY EXAMINER